

Information to identify the case:

Debtor 1	<u>Stephanie A. Garrett</u>	Social Security number or ITIN	xxx-xx-0465
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22462-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephanie A. Garrett
fka Stephanie A. Jackson

11/2/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephanie A. Garrett
Debtor

Case No. 22-22462-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 03, 2023

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie A. Garrett, 129 Eileen Drive, Pittsburgh, PA 15227-4319
15554654	Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15554661	+ Scott & Associates, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Nov 04 2023 03:59:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Nov 04 2023 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2023 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 04 2023 00:03:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2023 00:03:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ EDI: RECOVERYCORP.COM	Nov 04 2023 03:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 04 2023 00:03:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15554640	+ Email/Text: bankruptcy@cavps.com	Nov 04 2023 00:03:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15560843	+ Email/Text: bankruptcy@cavps.com	Nov 04 2023 00:03:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15572354	+ Email/Text: jdryer@bernsteinlaw.com	Nov 04 2023 00:03:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15554641	+ Email/Text: EBN@edfinancial.com	Nov 04 2023 00:03:00	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15554642	+ Email/Text: EBN@edfinancial.com	Nov 04 2023 00:03:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008

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15560433	+ Email/Text: EBN@edfinancial.com	Nov 04 2023 00:03:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15554644	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 04 2023 00:03:00	First National Bank, Attn: Banruptcy, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15554643	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 04 2023 00:03:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15555157	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 04 2023 00:03:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15554645	^ MEBN	Nov 03 2023 23:57:01	KML Law Group, P.C., Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15554646	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2023 00:03:00	Lakeview Loan Servicing LLC, 4425 Ponce De Leon Boulevard MS 5-251, Miami, FL 33146-1837
15554647	Email/Text: camanagement@mtb.com	Nov 04 2023 00:03:00	M&T Bank, PO Box 840, Buffalo, NY 14240-0840
15554648	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2023 00:03:00	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
15563861	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2023 00:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15554650	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2023 00:03:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15554653	+ EDI: NAVIENTFKASMSERV.COM	Nov 04 2023 03:59:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15554652	^ MEBN	Nov 03 2023 23:57:17	Navient, Po Box 3229, Wilmington, DE 19804-0229
15561163	+ Email/Text: csc.bankruptcy@amwater.com	Nov 04 2023 00:03:00	PA American Water, P.O.Box 578, Alton, IL 62002-0578
15554655	EDI: PRA.COM	Nov 04 2023 03:59:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15554658	EDI: PRA.COM	Nov 04 2023 03:59:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15560144	EDI: PRA.COM	Nov 04 2023 03:59:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15555849	EDI: PENNDEPTREV	Nov 04 2023 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15555849	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15564351	+ Email/Text: ebnpeoples@grblaw.com	Nov 04 2023 00:03:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15568606	EDI: SALLIEMAEBANK.COM	Nov 04 2023 03:59:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15554662	+ EDI: RMSC.COM	Nov 04 2023 03:59:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15554663	+ EDI: RMSC.COM	Nov 04 2023 03:59:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15555457	+ EDI: RMSC.COM	Nov 04 2023 03:59:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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15611501	+ Email/Text: EBN@edfinancial.com	23541-1021
		Nov 04 2023 00:03:00 US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15554664	+ EDI: WFFC2	
		Nov 04 2023 03:59:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15567761	EDI: WFFC2	
		Nov 04 2023 03:59:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15554665	+ EDI: WFFC2	
		Nov 04 2023 03:59:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
TOTAL: 39		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15554649	*+	Midland Credit Management Inc., 320 East Big Beaver, Troy, MI 48083-1271
15554651	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15554656	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15554657	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15554659	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15554660	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2023 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Christopher M. Frye	on behalf of Debtor Stephanie A. Garrett chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
David W. Raphael	

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on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com

Denise Carlon

on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

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crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 9